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IN THE CLAIMS

Please amend claims 3-4, 12, 14, 20-21, 27, 30, and 34 as follows:

A<sup>64</sup>

- 1 3. (Amended) The method of processing a cashless payment transaction in accordance
- 2 with claim 2, wherein the step of performing a LOCAL AUTHORIZATION FLAG test
- 3 further comprises the steps of:
  - 4
  - 5 a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said
  - 6 CURRENT AUTHORIZATION ATTEMPT is the current iteration of a local
  - 7 authorization routine; and
  - 8
  - 9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL
  - 10 AUTHORIZATION ROUTINE ENTRY COUNTER.
- 11
- 1 4. (Amended) The method of processing a cashless payment transaction in accordance
- 2 with claim 3, wherein the step of comparing said CURRENT AUTHORIZATION
- 3 ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further
- 4 comprises at least one of the following steps:
  - 5
  - 6 a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local
  - 7 authorization routine when said CURRENT AUTHORIZATION ATTEMPT is
  - 8 equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or
  - 9
  - 10 b) initiating a data communication with a remote location to obtain authorization
  - 11 for said cashless payment transaction.

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A<sup>65</sup>

- 1 12. (Amended) The method of processing a cashless payment transaction in accordance
- 2 with claim 1, wherein said plurality of local databases are resident at said audit-credit-
- 3 interactive system.

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A<sup>66</sup>

- 1 14. (Amended) The method of processing a cashless payment transaction in accordance
- 2 with claim 13, wherein the step of determining if said plurality of card identification data
- 3 is included in said plurality of local databases includes determining if said plurality of
- 4 card data is in at least one of the following types of databases:
  - 5
  - 6 a) a positive-database; or
  - 7
  - 8 b) a negative-database;

9

A<sup>67</sup>

- 1 20. (Amended) The method of processing a cashless payment transaction in accordance
- 2 with claim 18, wherein the step of performing at said audit-credit-interactive system a
- 3 local authorization of said plurality of card identification data further comprises the steps
- 4 of:
  - 5
  - 6 a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said
  - 7 CURRENT AUTHORIZATION ATTEMPT is the current iteration of said local
  - 8 authorization routine; and
  - 9
  - 10 b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL
  - 11 AUTHORIZATION ROUTINE ENTRY COUNTER.
- 12
- 1 21. (Amended) The method of processing a cashless payment transaction in accordance
- 2 with claim 20, wherein the step of comparing said CURRENT AUTHORIZATION

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*A<sup>47</sup>  
cont*  
3 ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further  
4 comprises at least one of the following steps:

5

6 a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local  
7 authorization routine when said CURRENT AUTHORIZATION ATTEMPT is  
8 equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or

9

10 b) initiating a data communication with said remote location to obtain an  
11 authorization approval for said cashless payment transaction.

12

*A<sup>68</sup>*  
1 27. (Amended) The method of processing a cashless payment transaction in accordance  
2 with claim 26 wherein, the step of determining if said plurality of card identification data  
3 is included in said plurality of local databases includes determining if said plurality of  
4 card data is in at least one of the following types of databases:

5

6 a) a positive-database; or

7

8 b) a negative-database;

9

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A<sup>69</sup> 1 30. (Amended) The method of processing a cashless payment transaction in accordance with  
2 claim 29, wherein the step of determining if a MAXIMUM AUTHORIZATION  
3 ATTEMPTS LIMIT has been reached further comprises:  
4  
5 a) determining a CURRENT AUTHORIZATION ATTEMPT wherein, said  
6 CURRENT AUTHORIZATION ATTEMPT is the current iteration of said local  
7 authorization routine; and  
8  
9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to said MAXIMUM  
10 AUTHORIZATION ATTEMPTS LIMIT.

11

A<sup>70</sup> 1 34. (Amended) The method of processing a cashless payment transaction in accordance  
2 with claim 18, wherein the step of settling said cashless payment transaction further  
3 comprises the step of:  
4  
5 processing said cashless payment transaction in the international currency of  
6 origin.

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Respectively Submitted,



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I hereby certify that this correspondence is being transmitted by fax to the United States Patent and  
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